



Order Filed on January 22, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

PARKER, McCAY, P.A.  
BRIAN E. CAINE, ESQ.  
9000 Midlantic Drive, Suite 300  
P.O. Box 5054  
Mount Laurel, New Jersey 08054  
(856) 985-4059  
Attorney for Secured Creditor, Gateway Mortgage  
Group, LLC

In Re:

Ryan L. Young  
Meghan J. Young

Case No. 18-29298-CMG

Hearing: January 16, 2019

Judge: GRAVELLE

**ORDER RESOLVING GATEWAY MORTGAGE GROUP, LLC'S  
OBJECTION TO CONFIRMATION OF PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: January 22, 2019**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Ryan Young and Meghan J. Young

Case No: 18-29298-CMG

Caption of Order: Order Resolving Gateway Mortgage Group, LLC's Objection to Confirmation of Plan

---

Upon consideration of Gateway Mortgage Group, LLC's ("Secured Creditor") objection to confirmation of the Chapter 13 plan (at docket number 34), and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

**ORDERED** as follows:

1. As it relates to the Secured Creditor's mortgage on the debtors' primary residence located at 1054 Clearwater Ave, Manahawkin, NJ 08050, the debtor shall have until March 31, 2019 to either obtain a trial mortgage modification and/or a permanent loan modification.

2. If the Debtors should default in accordance with the terms of this stipulation, then upon certification of default in accordance herewith submitted by Secured Creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 U.S.C. §362(a) with respect to the realty commonly known as 1054 Clearwater Ave, Manahawkin, NJ 08050. The Order submitted to the Court will not require the consent of the Debtors or the Debtors' counsel regarding form or substance, however, the Trustee, Debtor and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with the Local Rules of Bankruptcy Procedure.

3. This stipulation shall not impair the rights of the debtors under the loss mitigation guidelines to apply for an extension of loss mitigation.

4. Secured creditor shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the Court.